

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Carl Thompson
 Rosalyn R. Thompson
 Debtors

Case No. 17-15785-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Randi
 Form ID: 318

Page 1 of 2
 Total Noticed: 29

Date Rcvd: Jul 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2018.

db/jdb +Carl Thompson, Rosalyn R. Thompson, 528 Howard Avenue, Lancaster, PA 17602-4422
 13974230 +AARONS, 1509 LITITZ PIKE, Lancaster, PA 17601-6524
 13974234 COMCAST CABLE, P.O. BOX 3005, Southeastern, PA 19398-3005
 13974235 +CREDIT ACCEPTANCE, P O BOX 3005, Southfield, MI 48037-3005
 13974233 +City of Lancaster, P. O. Box 1599, Lancaster, PA 17608-1599
 13974709 +Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
 13974237 DIRECTV, PO BOX 5007, Carol Stream, IL 60197-5007
 13974238 +FAMILY PRACTICE ASSOCIATES OF EXTON &, MARSHALLTON, P.C., 770 WEST LINCOLN HIGHWAY, Exton, PA 19341-2547
 13974240 +KML LAW GROUP, P.C., SUITE 5000 BNY MELLON INDEPENDENCE CENTE, 701 MARKET STREET, Philadelphia, PA 19106-1538
 13974241 +LANCASTER COUNTY TAX CLAIM, 150 NORTH QUEEN STREET SUITE 122, Lancaster, PA 17603-3562
 13974242 LANCASTER EMERGENCY ASSOCIATES, P O BOX 417113, Boston, MA 02241-7113
 13974243 LANCASTER GENERAL HEALTH, PO BOX 824809, Philadelphia, PA 19182-4809
 14001945 ++LENDMARK FINANCIAL SERVICES, 2118 USHER ST, COVINGTON GA 30014-2434
 (address filed with court: Lendmark Financial Services, LLC, 2118 Usher Street, Covington GA 30014)
 13976186 +Lancaster County Tax Claim Bureau, c/o Matthew Bleacher, Nikolaus & Hohenadel LLP, 212 N. Queen St., Lancaster, PA 17603-3512
 14012980 +Lancaster Gen Hospital, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
 13974244 MERCANTILE ADJUSTMENT BUREAU, LLC, PO BOX 9055, Buffalo, NY 14231-9055
 13974248 PPL ELECTRIC UTILITIES, PO BOX 25222, Lehigh Valley, PA 18002-5222
 14011204 +U.S. Bank NA, c/o Matteo S. Weiner, Esq., KML Law Group PC, 701 Market St., Ste. 5000, Phila., PA 19106-1541

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: megan.harper@phila.gov Jul 12 2018 02:40:37 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 12 2018 02:40:36 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13974232 E-mail/Text: nailda@centralcreditaudit.com Jul 12 2018 02:41:02 CENTRAL CREDIT AUDIT, P O BOX 735, Sunbury, PA 17801-0735
 13974236 +EDI: CCS.COM Jul 12 2018 06:28:00 CREDIT COLLECTIONS SERVICES, TWO WELLS AVENUE, Newton Center, MA 02459-3246
 13974239 EDI: IRS.COM Jul 12 2018 06:28:00 Dept. of the Treasury, INTERNAL REVENUE SERVICE, PO BOX 7346, Philadelphia, PA 19101-7346
 14001945 E-mail/Text: ktramble@lendmarkfinancial.com Jul 12 2018 02:40:02 Lendmark Financial Services, LLC, 2118 Usher Street, Covington GA 30014
 13974246 +Fax: 407-737-5634 Jul 12 2018 03:40:28 OCWEN LOAN SERVICING, 1661 WORTHINGTON STREET, West Palm Beach, FL 33409-6493
 13974247 +E-mail/Text: blegal@phfa.org Jul 12 2018 02:40:29 PA HOUSING FINANCE AGENCY, PO BOX 15057, Harrisburg, PA 17105-5057
 13976728 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 12 2018 02:40:16 Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
 14036321 +E-mail/Text: blegal@phfa.org Jul 12 2018 02:40:30 U.S. Bank National Association, c/o Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
 13974249 EDI: VERIZONCOMB.COM Jul 12 2018 06:28:00 VERIZON WIRELESS, P O BOX 25505, Lehigh Valley, PA 18002-5505
 14008958 EDI: AIS.COM Jul 12 2018 06:28:00 Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13974245 MOUNTVILLE MOTORS
 smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 13974231 ##+CARDIAC CONSULTANTS PC, 2112 HARRISBURG PIKE, SUITE 100, P.O. BOX 3200, Lancaster, PA 17604-3200

TOTALS: 1, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 13, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2018 at the address(es) listed below:

ALAINE V. GRBACH on behalf of Debtor Carl Thompson avgrbach@aol.com
ALAINE V. GRBACH on behalf of Joint Debtor Rosalyn R. Thompson avgrbach@aol.com
CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com
CHRISTINE C. SHUBERT on behalf of Trustee CHRISTINE C. SHUBERT christine.shubert@comcast.net,
J100@ecfcbis.com
KEVIN G. MCDONALD on behalf of Creditor U.S. Bank National Association et. al.
bkgroup@kmlawgroup.com
LEON P. HALLER on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com,
dmaurer@pkh.com/mgutshall@pkh.com
MATTEO SAMUEL WEINER on behalf of Creditor U.S. Bank National Association et. al.
bkgroup@kmlawgroup.com
MATTHEW S BLEACHER on behalf of Creditor Lancaster County Tax Claim Bureau
mbleacher@n-hlaw.com, bsolodky@n-hlaw.com/jsimmerok@n-hlaw.com/dpeiffer@n-hlaw.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1	Carl Thompson	Social Security number or ITIN	xxx-xx-2205
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Rosalyn R. Thompson	Social Security number or ITIN	xxx-xx-9547
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17-15785-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Carl Thompson

Rosalyn R. Thompson

7/11/18

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.